



Consumer Data Right Policy

Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556

AFSL and Australian Credit Licence 244248



About Us

Geelong Bank is a mutually owned financial services organization.

Geelong Bank operates as an Authorised Deposit taking Institution (ADI) under the prudential standards and regulatory controls of the Australian Prudential Regulation Authority (APRA).

Geelong Bank is licensed by the Australian Securities and Investments Commission (ASIC) to deal and provide advice about deposit products, non-cash payment products, general insurance and consumer credit insurance.

Geelong Bank is owned by our members — this is what being a mutual means. As such, we are focused on member-benefit, community involvement, fairer fees and customer service.

Geelong Bank subscribes to the Mutual Banking Code of Practice. The Code is for Australian Mutual Banks, Credit Unions and Building Societies. The code has been developed in close consultation with the community, government, consumer groups and our members.

Meaning of words or “Glossary”?

In this policy, the following applies:

- “CDR” means the Consumer Data Right; “CDR data” means data we hold that can be requested by you under the CDR legislation and rules;
- “we”, “us” and “our” means Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556, AFSL/Australian Credit Licence 244248;
- and “you” and “your” includes our members and customers.

About this policy

This policy has information about how Geelong Bank deals with data under the Consumer Data Right (CDR) regime. This policy only applies to data under the Consumer Data Right regime. For information about how we collect, use, hold and disclose your personal information under Privacy Laws, see our Privacy Policy at:

<https://geelongbank.com.au/about-us/disclosures-publications/>

About the Consumer Data Right

The Consumer Data Right was introduced by the Federal Government to give customers rights to their data.

Under the Consumer Data Right legislation, you can request access to and correct Consumer Data Right Data about you. You can also authorise us to share this data with accredited persons.

How you can access and/or correct your Consumer Data Right Data

You can request access to your Consumer Data Right Data at any time. You can request access to your Consumer Data Right Data directly, or you can authorise an accredited person to do so on your behalf.

If the Consumer Data Right Data we hold is incorrect, you can ask us to correct it.

You can make a request by contacting us, by visiting one of our branches or by telephone. Contact details can be found at this link on our website at <https://geelongbank.com.au/about-us/contact-us/>

If you are an individual, you may also be able to access and/or correct Consumer Data Right Data that is your personal information. See our Privacy Policy <https://geelongbank.com.au/about-us/disclosures-publications/> for more information on how you can seek to access and/or correct your personal information.

Disclosing Consumer Data Right Data

We will only disclose Consumer Data Right Data to an accredited person if you have authorised us to do so.

We will only disclose Consumer Data Right Data as required under the Consumer Data Right regime or to otherwise comply with the law. We will not accept any requests for disclosure of voluntary data.

Making a complaint

If you are unhappy with the way that we have dealt with your Consumer Data Right Data, you can access our internal dispute resolution scheme at any time without charge. You can make a Consumer Data Right complaint in the following ways:

- in person at our head office located at 69-71 Moorabool St, Geelong VIC 3220
- by calling us on 1300 361 555
- by email at info@geelongbank.com.au
- in writing to PO Box 1130, Geelong VIC 3220

When you make a complaint, you will need to let us know your full name, contact details, a short description of your complaint and your desired resolution.

We aim to acknowledge your complaint within 1 business day. We will investigate your complaint and contact you if we need more information. Most complaints will be resolved within 21 days but some complaints may take up to 30 days to resolve.

How your complaint is resolved will depend on your complaint.

For example, we may resolve your complaint by:

- Correcting any incorrect CDR data
- Deleting CDR data
- Formal apology

We are also a member of the Australian Financial Complaints Authority (AFCA). If you are not satisfied with how we handled your complaint, you can take your matter there. We will advise you at the time how you may contact AFCA.

If the complaint involves your personal information, you may also take your matter to the Office of the Australian Information Commissioner (OAIC). We will advise you at the time how you may contact the OAIC.